

Retention

DO NOT dispose of any property or allow DPW or the Fire Department to dispose of it until you have photographed each item and have notified the Claims Office. Remember, mitigation and substantiation. In particular, the more expensive the item, the better it is to keep it until your claim is settled. In some cases, you may be able to place the item on a balcony or carport. However, if the item appears to be a health hazard, photograph and document the state of the item and contact the local claims office before you throw it away.

Flood damage can be extremely demoralizing to Americans stationed overseas. Valuable personal property shipped from home or acquired overseas is often ruined in a flash. Fortunately, private insurance can go a long way towards helping flood victims recover for their personal property losses. The Army claims system acts as a safety net for those who do not have such insurance, and for those whose insurance does not cover their entire loss.

We're here to help!

REMEMBER THE 4 KEY STEPS:

- 1. MITIGATE YOUR DAMAGES**
- 2. NOTIFY THE CLAIMS OFFICE**
- 3. SUBSTANTIATE THE VALUE OF YOUR ITEMS**
- 4. RETAIN YOUR DAMAGED ITEMS**

**WIESBADEN CLAIMS OFFICE
ROOM 223, BLDG. 1023W
(inside Welcome Center)
CLAY KASERNE, WIESBADEN**

HOURS OF OPERATION

**MONDAY, TUESDAY,
WEDNESDAY, FRIDAY
0900-1200; 1300-1600**

**THURSDAY
1300-1600**

FLOOD CLAIMS



**Headquarters, US Army Europe
Wiesbaden Legal Center
Building 1023W, Room 223
Clay Kaserne Welcome Center**

**Phone: 537-0664 (DSN)
0611-143-537-0664 (CIV)**

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Flooding is Common in Germany

Each year, on-post and off-post storage areas and basements in Germany are flooded and property is damaged. You should take precautions now by storing your personal property off of basement floors (e.g., on wooden pallets). However, in the event that your personal property does suffer flood damage, know that Department of Defense military and civilian personnel can file a claim for their loss.

If you suffer damage to your personal property during flooding, you may be entitled to receive compensation for your loss through your local military claims office. You have two years from the date of the incident to file your claim. However, if you wait the full two years, there is the possibility that you will have difficulty substantiating your losses. So the sooner you file your claim after a flood, the better. Flooding can have many causes: Excessive rain or storms may

cause drains to back up and water leaks from poorly sealed window frames or damaged pipes may cause water damage or mold in the long term. Water may also seep into a storage area due to structural damages of the building foundation. To help determine the cause of water damages, please notify the claims office as soon as you notice the problem. The following information will help ensure your claim is properly adjudicated. There are four key steps in any flood claim: mitigation, notification, substantiation, and retention. Let's look at each of these.

Mitigation

Claimants have a duty to take all necessary steps in order to minimize damage. Simply stated, if you have not tried to dry, scrub, and clean your damaged property, please do so. We may not be able to provide compensation for items that could have been salvaged by the claimant.

Notification

Immediately upon noticing water damages, notify the housing office and DPW if you are in Government quarters, and the Claims office so that we can conduct an inspection and give you specific guidance. If you have private insurance coverage,

notify your insurance company immediately. Some private renters', homeowners', or personal property insurance is designed to cover flood damage. Before the military claims office can adjudicate a claim, regulations require that you first file with your private insurer. Claiming flood damage with your private insurer is not supposed to result in higher premiums.

Substantiation

Document your damaged property. Gather all information you can get about your personal property (including purchase receipts or credit card transactions), each individual item's value (e.g., current replacement cost from AAFES), and the steps you took to save the property (e.g., cleaning bills), or explain why you did not keep it. Include all available photographs of your property before the damage, after the damage, and after your mitigation attempts. Have your unit claims officer, platoon leader, or platoon sergeant, inspect your damage and prepare a damage report. The more specific and detailed the in-